

Annex 2

Glossary

Term	Definition
<p>Affordable Housing / Social Housing</p>	<p>Affordable Housing (aka social housing) includes social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Affordable Housing should:</p> <ul style="list-style-type: none"> • Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices • Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative Affordable Housing provision. <p>(See National Planning Policy Framework for full definition)</p> <p>The Housing & Planning Act 2016 provided for Starter Homes to be included as a form of Affordable Housing. Details are still to emerge.</p>
<p>Affordable Rent</p>	<p>Rented housing provided by Local Authorities and Private Registered Providers of social housing to households that are eligible for Social Rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).</p> <p>New homes for rent funded by government grant have to be offered at Affordable Rents. Some existing Social Rent homes may also be converted to Affordable Rents in agreement with the Homes and Communities Agency.</p>

<p>Affordable Housing Supplementary Planning Document (SPD)</p>	<p>Our draft Affordable Housing SPD supports the council's proposed submission Local Plan. It give guidance to partners on the council's expectations around the delivery of new Affordable Housing, including the type and mix of housing required, how Affordable Housing should be located on sites, the council's approach to viability, etc. It will be reviewed prior to adoption, to reflect any changes to the proposed submission Local Plan which is currently being examined by the Planning Inspectorate.</p>
<p>Bedroom standard</p>	<p>Under the Housing (Overcrowding) Bill 2003, a recommended notional number of bedrooms for each household, based on the size of the household, age, sex, marital status and relationship among members of the household.</p>
<p>Bedroom tax</p>	<p>Sometime referred to as 'removal of spare room subsidy'. Government policy whereby working age social housing tenants receive reduced benefit where they are deemed to have more bedrooms than their household requires, as measured by the 'bedroom standard' (see above).</p>
<p>Better Care Fund</p>	<p>A local, single pooled budget set up to fund ways that the NHS and local government throughout England can work more closely together.</p>
<p>Broad Rental Market Area (BRMA)</p>	<p>A geographical area defined by government for the purposes of setting Local Housing Allowance rates. The Cambridge BRMA covers a wide area, including Ely & Littleport, Newmarket, Haverhill, Huntingdon, St Neots, etc and surrounding areas. The result is that Local Housing Allowance rates for Cambridge are significantly lower than private rents in the City.</p>
<p>Cambridge Housing Sub-</p>	<p>An alliance of local authorities around the Cambridge area, working in partnership to address the housing needs of the area. The local authorities are:</p>

Region	Cambridge City, South Cambridgeshire, East Cambridgeshire, Fenland, Huntingdonshire, Forest Heath and St Edmundsbury District Councils. The partnership is also increasingly working more closely with Peterborough City Council. Activity is co-ordinated through the Cambridge sub-Regional Housing Board (CRHB)
Cambs HIA	The Home Improvement Agency (see below) set up as a shared service, currently covering Cambridge City, South Cambs and Huntingdonshire district councils.
Choice Based Lettings (CBL)	The scheme under which Council and Housing Association homes for rent are let. Applicants (including existing tenants who want a transfer) are able to bid for properties which become available. Cambridge City Council is part of a sub-regional CBL scheme – Home Link.
City Deal	The Greater Cambridge City Deal is a partnership agreement made with central government, signed by Cambridge City Council, South Cambridgeshire District Council, Cambridgeshire County Council, The University of Cambridge and the Greater Cambridge Greater Peterborough Enterprise Partnership. It includes provision of government funding, in return for delivering new transport infrastructure, accelerating delivery of new homes, and delivering new jobs and training opportunities to the area.
Combined Authority	A legal structure set up by two or more local authorities in England. They may take on statutory functions transferred to them by an Order made by the Secretary of State, plus any functions that the constituent authorities agree to share. The Cambridgeshire and Peterborough combined authority has been set up to deliver the

	Cambridgeshire and Peterborough Devolution Deal.
Devolution	<p>The passing down of powers and funding from central to local government. For this to happen, government requires the setting up of a local Combined Authority chaired by a Directly Elected Mayor.</p> <p>Cambridgeshire & Peterborough Devolution Deal is a deal between central government and: Cambridge City & the four other districts in Cambridgeshire; Peterborough City Council; Cambridgeshire County Council; and the Greater Cambridge Greater Peterborough Local Enterprise Partnership. The current deal includes the devolution of funding for: transport infrastructure; up to 500 new council homes in the City plus other affordable housing across the combined authority area; and to support economic growth, development of local infrastructure and jobs.</p>
Disabled Facilities Grants (DFGs)	Grants provided by the Council for adaptation works in the home for disabled people. The government allocates a sum to each local authority each year, but Councils may choose to top up the amount payable.
Equality Impact Assessment	Equality Impact Assessments are carried out on the Council's policies and services to assess whether they may have a different or adverse effect on some communities or groups compared to others, and whether the policy or service actively promotes good relations between different groups.
Extra care	Specialist accommodation designed to maximise the independence of older people, in which residents live in their own home with their own front door, but can benefit from around the clock social care and

	<p>housing support.</p> <p>Some of the services provided in extra care housing can also be extended to people living in non-specialist accommodation in the wider community.</p>
Fixed Term Tenancy	<p>A tenancy which runs for a fixed period of time and is reviewed, and either renewed or terminated, at the end of the fixed term. Councils and Housing Associations currently have the option to offer fixed term instead of lifetime tenancies. Under the Housing & Planning Act 2016, lifetime tenancies for council tenants are to be phased out, and future tenancies only offered on a fixed term basis. (Details awaited).</p>
Fuel Poverty	<p>Fuel Poverty arises when more than 10% of a household's income would need to be spent on heating the home to a comfortable level. (This definition is currently being reviewed nationally).</p>
General Fund	<p>The local authority account which deals with income and expenditure other than for the council's own HRA housing stock.</p>
Handyperson Service	<p>Aimed mainly at older people. Provides minor works, repairs and other interventions to help people to live independently at home, together with a home assessment to pick up any additional issues and/or signpost people to other services.</p>
Help to Buy register	<p>Register of applicants for intermediate housing. Applicants in Cambridgeshire apply through the Help to Buy East & South East website.</p>
Higher value homes levy	<p>Annual levy which local stock holding authorities will be required to pay to government to fund extension of the Right to Buy to housing association tenants. The value of the levy will represent an estimate of:</p>

	<p>the market value of the authority's interest in any higher value housing that is likely to become vacant during the year, less costs or other deductions. Details, including meaning of meaning of 'higher' & 'market' values, how costs and deductions are to be calculated, etc are still to be determined. (Housing & Planning Act 2016)</p>
Home Improvement Agency	<p>An agency which provides disabled adaptations and home improvements for vulnerable people living in private homes, and signposts people to other services. CambsHIA is the agency provided as a joint service across Cambridge City, South Cambridgeshire and Huntingdonshire District Councils.</p>
Home Link	<p>Home Link is the choice based lettings scheme (see above) through which Council and Housing Association homes are let across the Cambridge sub-region.</p>
Homes and Communities Agency (HCA)	<p>The HCA is the national housing and regeneration agency for England. It provides grant funding for new Affordable Housing and to improve existing social housing, and provides advice and support to partners in delivering new housing and new communities. It is currently also the regulator for social housing providers.</p>
Housing Associations	<p>Independent societies, bodies of trustees or companies established for the purpose of providing low-cost social housing for people in housing need on a non-profit-making basis. Any trading surplus is used to maintain existing homes and to help finance new ones.</p>
Housing Benefit	<p>Welfare payments made to cover housing costs. Starting to be phased out for working age claimants as contributions towards housing costs become part</p>

	of Universal credit.
Housing Development Agency	The Greater Cambridge Housing Development Agency is a housing investment partnership set up as part of the Greater Cambridge City Deal (see above). It brings together skills, land and finance to build new homes, including Affordable Housing, on public sector land.
Housing Revenue Account (HRA)	The account which deals with the rent and service charge money paid by council tenants and leaseholders, and pays for management, maintenance and improvement of the council's homes and surrounding areas.
Housing Transformation Programme	The council's 2016/17 review of services provided for council tenants and leaseholders and funded through the Housing Revenue Account.
House in Multiple Occupation (HMO)	A property rented out by at least three people who are not from one 'household' (eg a family) but share facilities like the bathroom and kitchen. Sometimes called a 'house share'.
Intermediate Housing	Homes for sale and rent provided at a cost above Social Rent, but below market levels, and which meet the criteria for Affordable Housing (above). Can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent (including Rent to Buy), but not Affordable Rent housing.
Lifetime tenancy	A tenancy whose length is limited to the life of the tenant.
Local Housing Allowance (LHA)	LHA rates are set by government, and used to assess the level of housing benefit (or housing

<p>rates</p>	<p>element of Universal Credit) to be paid to tenants renting from private landlords, depending on the area in which they live and the size of their household. This arrangement is to be extended to social housing tenants from 2018 (2019 for those in supported housing) depending on when their tenancy started.</p> <p>LHA rates are set at the 30th percentile of rents in the local Broad Market Rental Area (BRMA) – see above.</p>
<p>Local Plan</p>	<p>Local Planning Authorities, including District Councils, must provide a Local Plan which sets planning policies in the local authority area. Cambridge’s current Plan dates from 2006. The council’s emerging Local Plan is currently being examined by the Planning Inspectorate.</p>
<p>Low Cost Home Ownership</p>	<p>A form of Intermediate Affordable Housing, providing home ownership at below market prices.</p>
<p>Mandatory licensing of HMOs</p>	<p>Large HMOs must be licensed by the local authority. Currently these are HMOs which are: rented to five or more people who form more than one household; are at least three storeys high; and tenants share toilet, bathroom or kitchen facilities.</p> <p>Government recently consulted on extending the range of properties requiring to be licensed.</p>
<p>Memorandum of Co-operation</p>	<p>An agreement between partners made under the statutory duty to cooperate on planning issues that cross administrative boundaries. Cambridge City, the other Cambridgeshire District and Peterborough City Councils are signatories to the Cambridgeshire & Peterborough Memorandum of Co-Operation.</p>
<p>National</p>	<p>The national framework introduced from April 2012</p>

Planning Policy Framework (NPPF)	to replace all the existing Planning Policy Statements. It sets out the government's policies around new developments, including the development of Affordable Housing.
Priority need (homelessness)	<p>Under homelessness legislation, certain categories of household - such as families with children and households that include someone who is vulnerable (for example because of pregnancy, old age, or physical or mental disability) have a priority need for accommodation.</p> <p>Housing authorities must, in most cases, ensure that suitable accommodation is available for people who have priority need, provided they are eligible for assistance and unintentionally homeless.</p>
Private Registered Providers	Social housing providers (other than local authorities) registered with the Homes & Communities Agency. May be non-profit or profit making organisations.
Property Accreditation	Landlords and letting agents signing their homes up to the Council's Property Accreditation scheme agree that their home/ homes will adhere to a Code of Standards relating to the management and condition of those homes. The council will work with participants to provide information and support, and a range of benefits are offered.
Registered Providers	Providers of social housing registered with the Homes & Communities Agency. Includes Private Registered Providers (see above) and councils who still have their own housing stock.
Rent to Buy	Homes are let to eligible households at an intermediate rent to give them the opportunity to save for a deposit to buy a home. If the landlord wishes to sell the property at a later date, the existing tenants should have right of first refusal.

<p>Right to Buy (RTB)/ Voluntary Right to Buy</p>	<p>Right to Buy: Scheme introduced by the Housing Act 1980 which enables secure Local Authority tenants (and some assured Housing Association tenants) to buy their rented home at a discount.</p> <p>Voluntary Right to Buy: Under the Housing & Planning Act 2016 and the National Housing Federations' Voluntary Right to Buy Agreement , the scheme is to be extended to Housing Association tenants, with discounts to be funded by stock-holding authorities. The presumption is that eligible tenants will buy the home in which they live, although in some cases they may instead be given the opportunity to use their discount to buy an alternative housing association home.</p>
<p>Section 106 Agreement</p>	<p>Section 106 of the Town & Country Planning Act 1990 allows a local planning authority to enter into a legally binding agreement with a developer. Such agreements can be used to require developers to provide Affordable Housing and/or community facilities on a site. Alternatively, financial contributions (commuted sums) can be agreed in place of delivering new homes on site. The council will normally only accept financial contributions in place of Affordable Housing in exceptional circumstances.</p>
<p>Shared Ownership</p>	<p>A form of Intermediate Tenure Low Cost Home Ownership housing. Homes in which the occupier owns a share of the equity and pays rent on the remaining share.</p>
<p>Social Housing</p>	<p>See 'Affordable Housing' above.</p>
<p>Social Rented Housing</p>	<p>Rented housing owned by local authorities and Private Registered Providers, for which guideline target rents are determined through the national rent</p>

	regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.
Social Rent	The rent charged for social rented housing. (Differs from Affordable Rent).
Starter Homes	<p>Introduced by the Housing & Planning Act 2016. Starter homes are aimed at first time buyers aged over 23 and under 40 with no income restrictions. Properties to be sold to purchasers at a discount of at least 20% of market value, with a discounted price cap of £250k (£450k in London).</p> <p>The Act provides for Starter Homes to count as Affordable Housing, and allows for government to set regulations requiring starter homes to be included on residential sites as a condition of securing planning permission. Government has also consulted on a proposal that 20% of all new homes on new developments over a certain size should be starter homes.</p> <p>Regulations – once published - may allow for different levels of provision, and different price caps to apply, in different areas.</p> <p>Further detail expected in the Housing White Paper due early 2017.</p>
Strategic Housing Market Assessment (SHMA)	A collection of data and survey information about all parts of the local housing market. The Cambridge SHMA covers the Cambridge housing sub-region, and helps in planning for housing and related services in the area.
Town Hall Lettings	Residential lettings agency set up between the council and other Cambridgeshire partners, which

	sources private rented accommodation to let at sub-market rents.
Universal Credit	A means-tested welfare benefit for working age claimants. Being phased in nationally as a single payment to replace a number of existing separate benefits, including housing benefit. Paid direct to claimants unless there are grounds for alternative arrangements to be made.